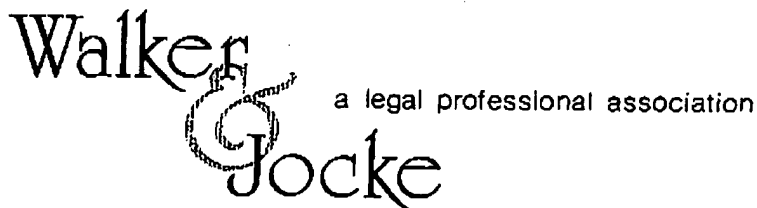


OCT 16 2004



Ralph E. Jocke
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DATE: October 15, 2004

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COMMENTS: Please refer to the attached **Comments on the Substance of the Interview** for filing in Application 09/498,789.

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In re Application of)	
Ramachandran, et al.)	
Serial No.: 09/498,789)	Art Unit: 3625
Confirm. No.: 9304)	
Filed: February 5, 2000)	Patent Examiner:
Title: Automated Transaction)	Cuong H. Nguyen
Machine)	

Commissioner for Patents
PO Box 1450
Alexandria, VA 22313-1450

Sir:

Kindly enter Applicants' comments without prejudice as follows:

Comments on the Substance of the Interview

An interview was conducted on September 21, 2004 between Examiner Cuong Nguyen and a representative (Daniel Wasil, Reg. No. 45,303) of Applicants. Applicants' representative respectfully requested an Examiner's amendment to place the application in condition for allowance. Specifically, Applicants' representative requested that claim 33 be amended to depend on claim 1, and that claims 18-24 and 27-32 be canceled. Thereafter, only allowed claims 1-17, 25-26, and 33-35 would remain pending.

Respectfully submitted,



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